

FIG. 1A

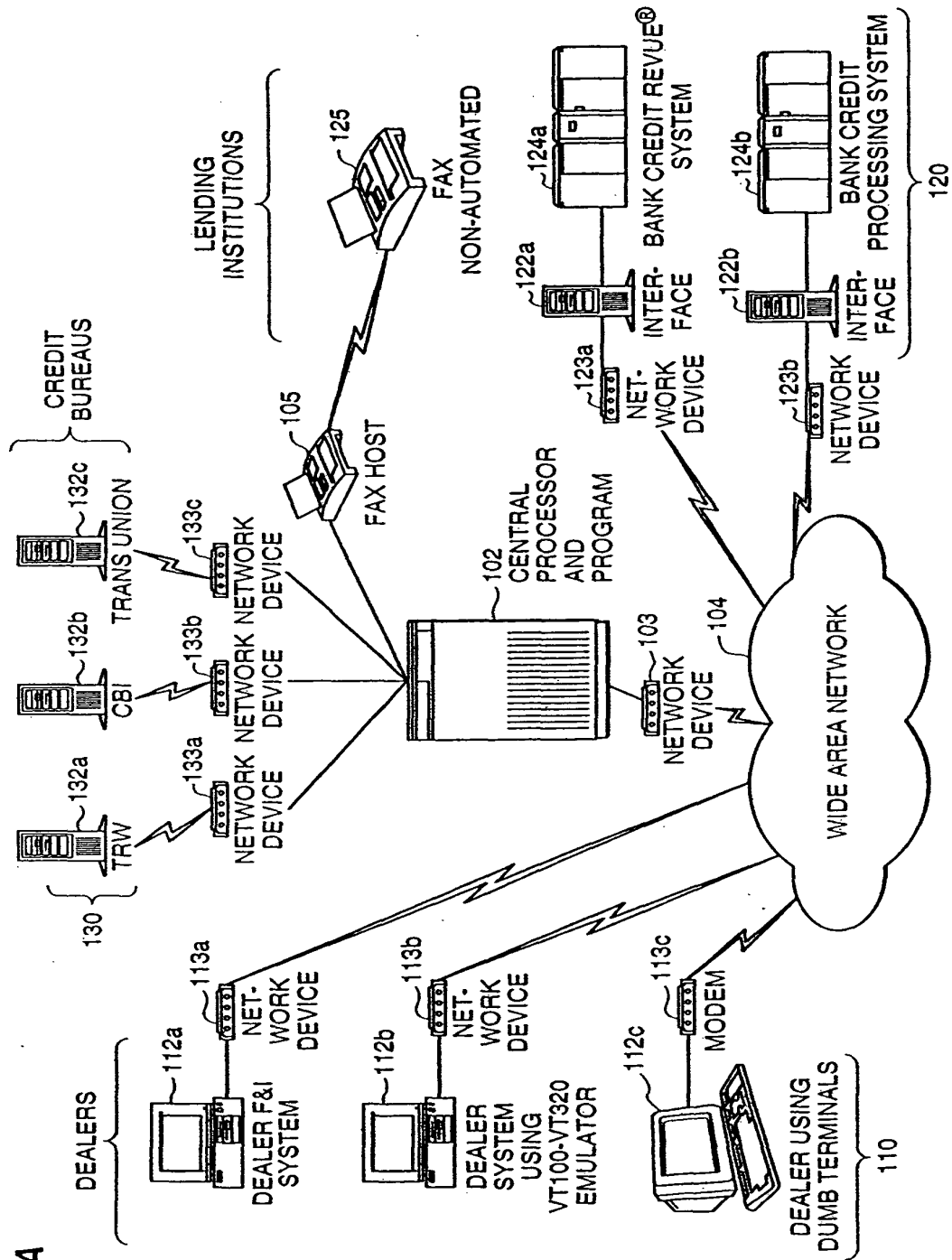


FIG. 1B

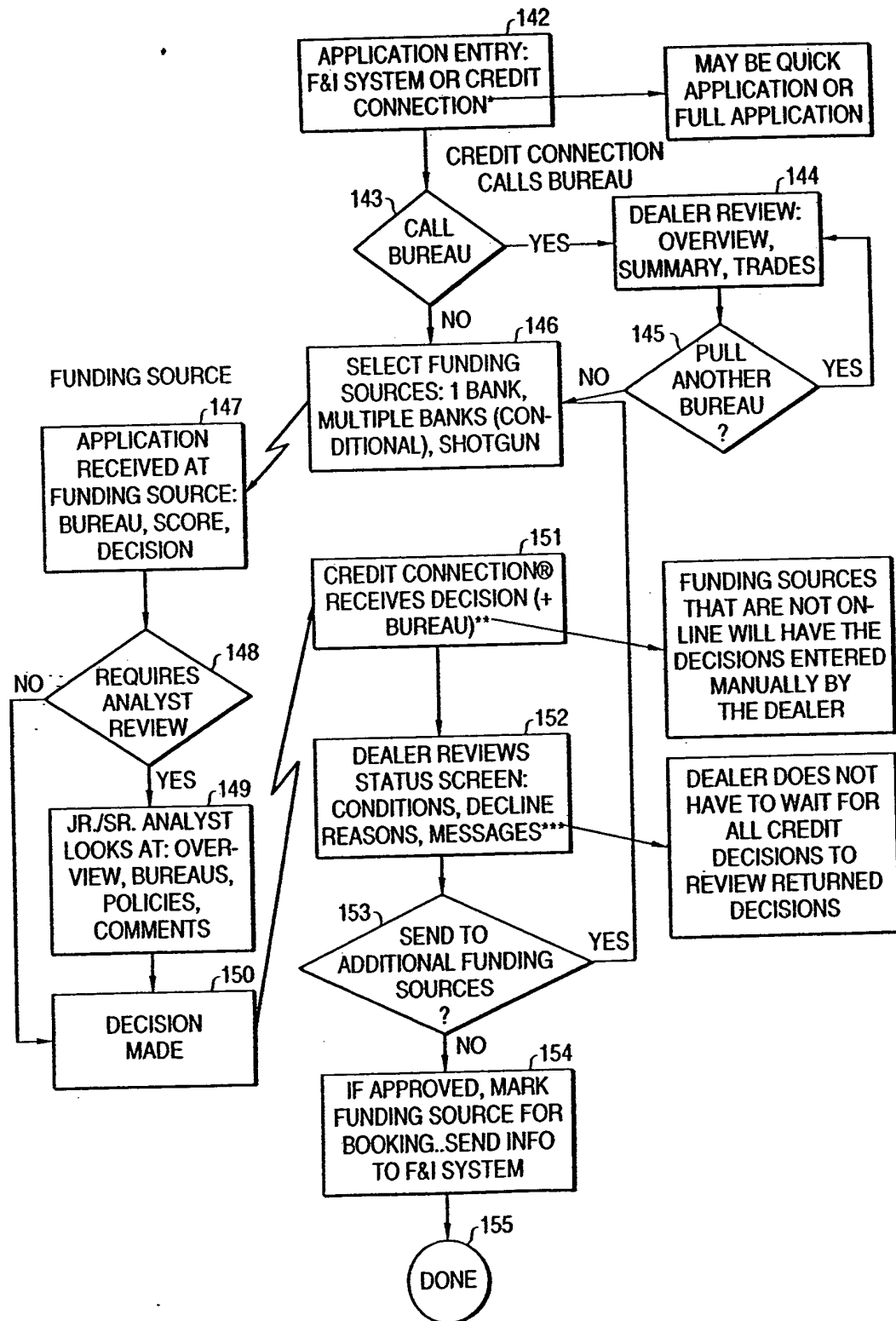


FIG. 1C

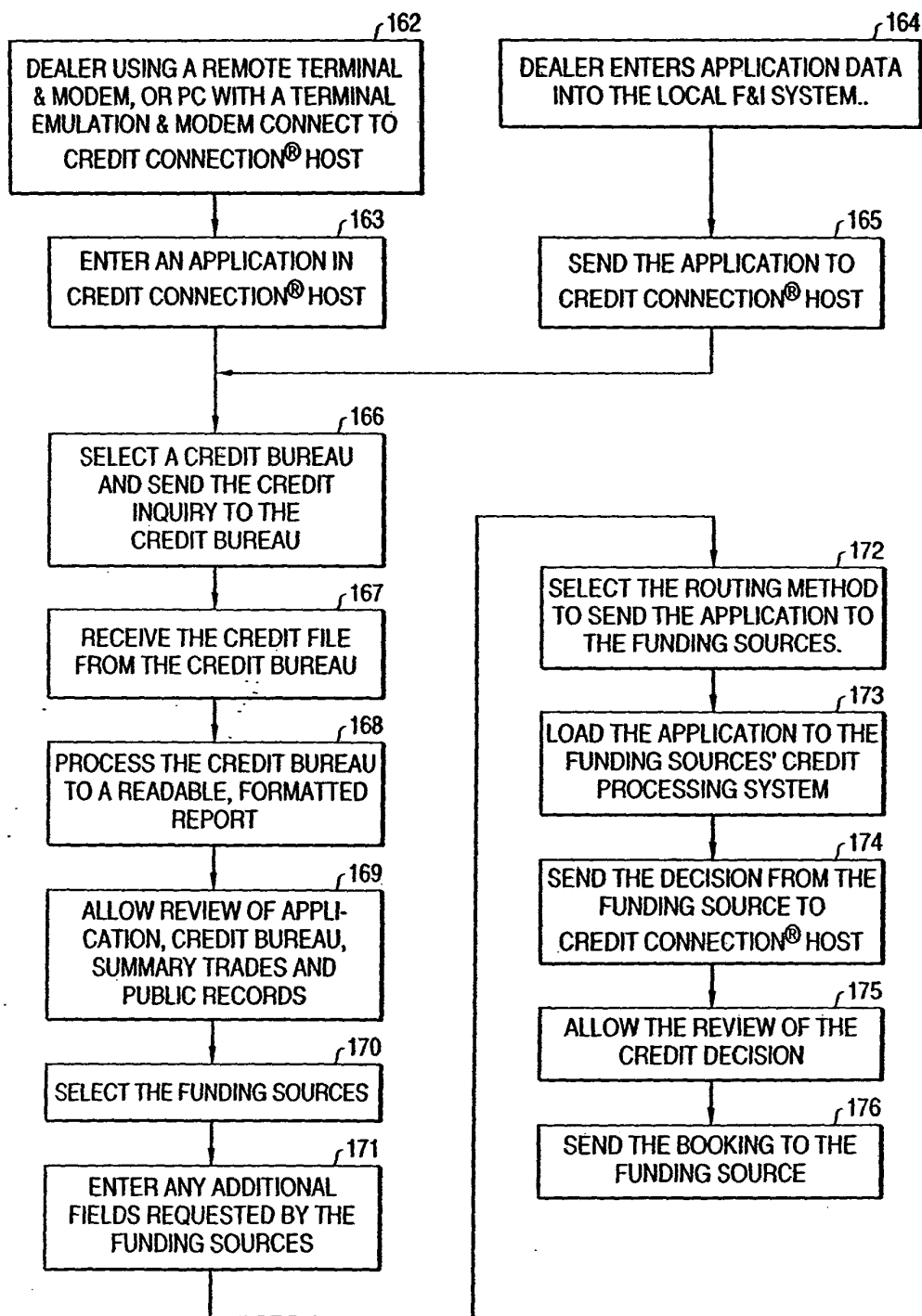


FIG. 2

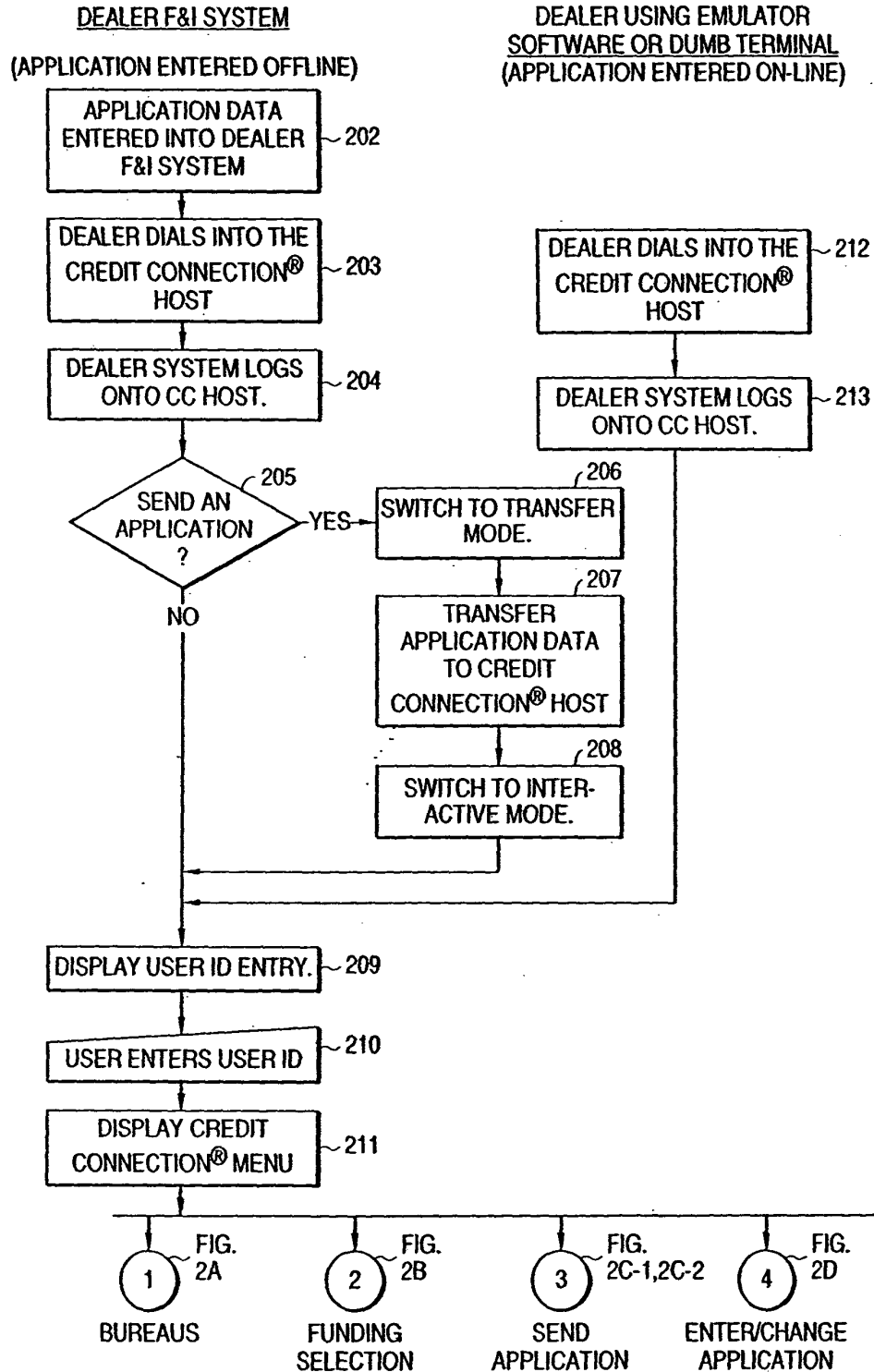


FIG. 2A

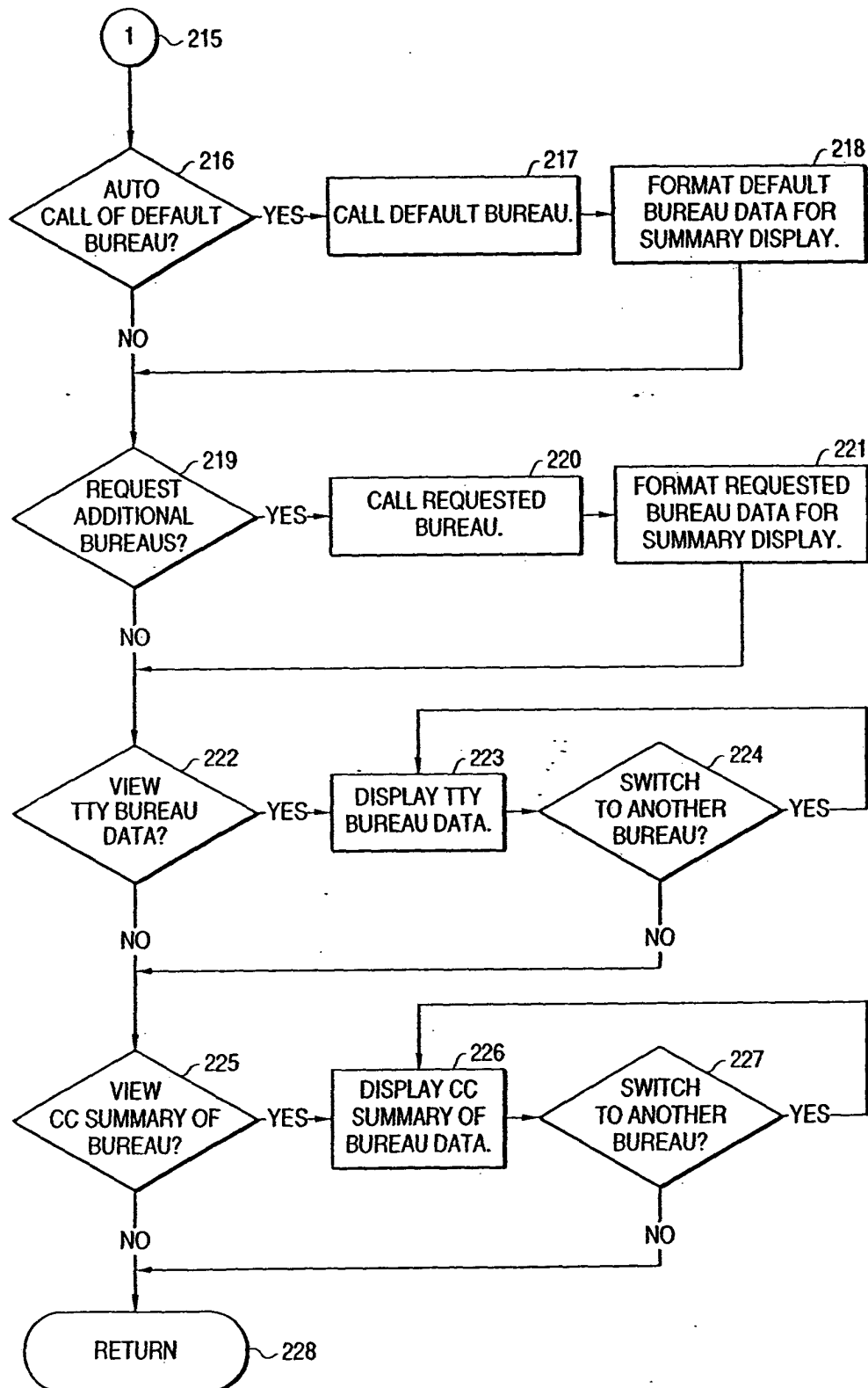


FIG. 2B

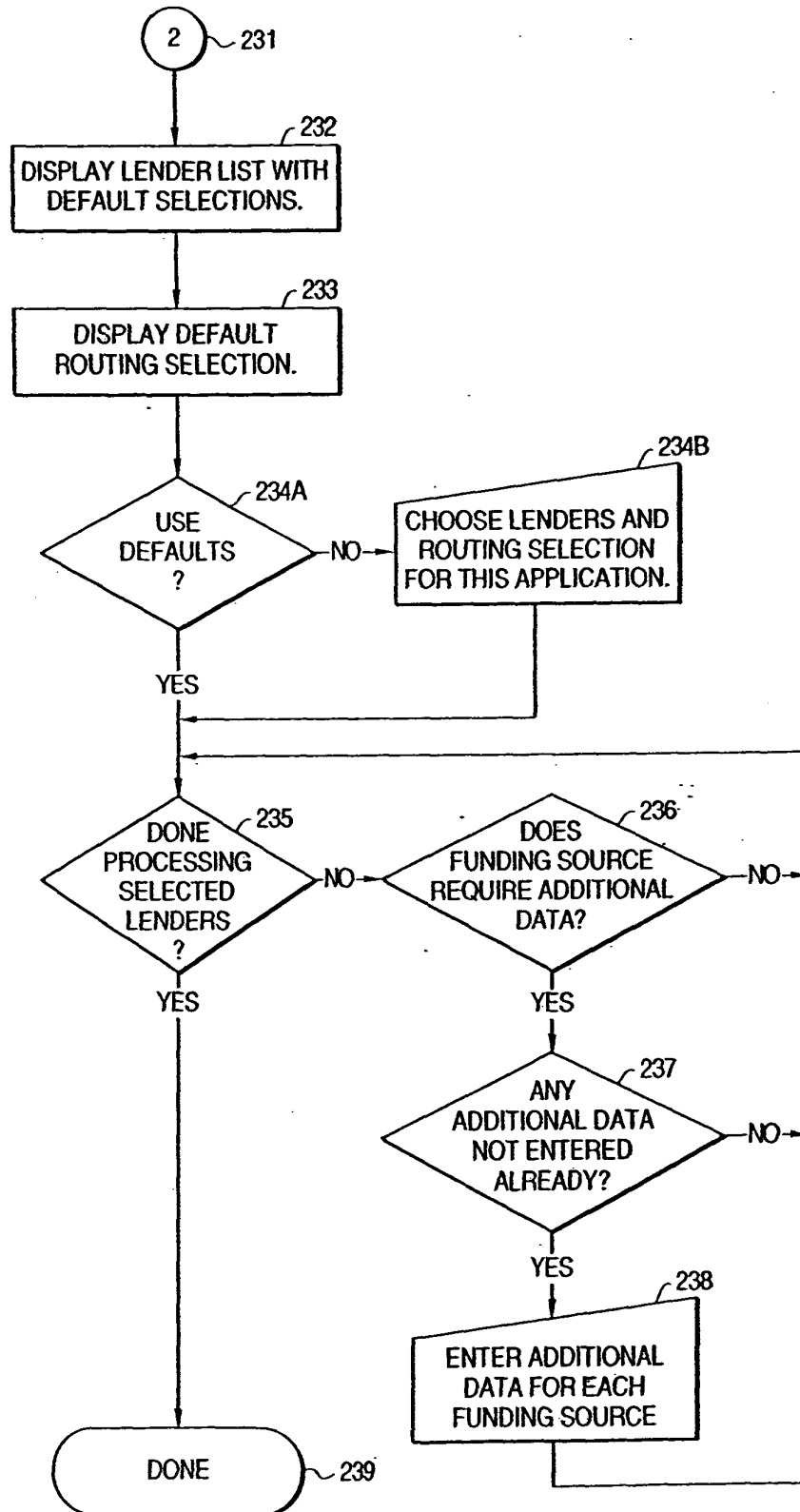


FIG. 2C-1

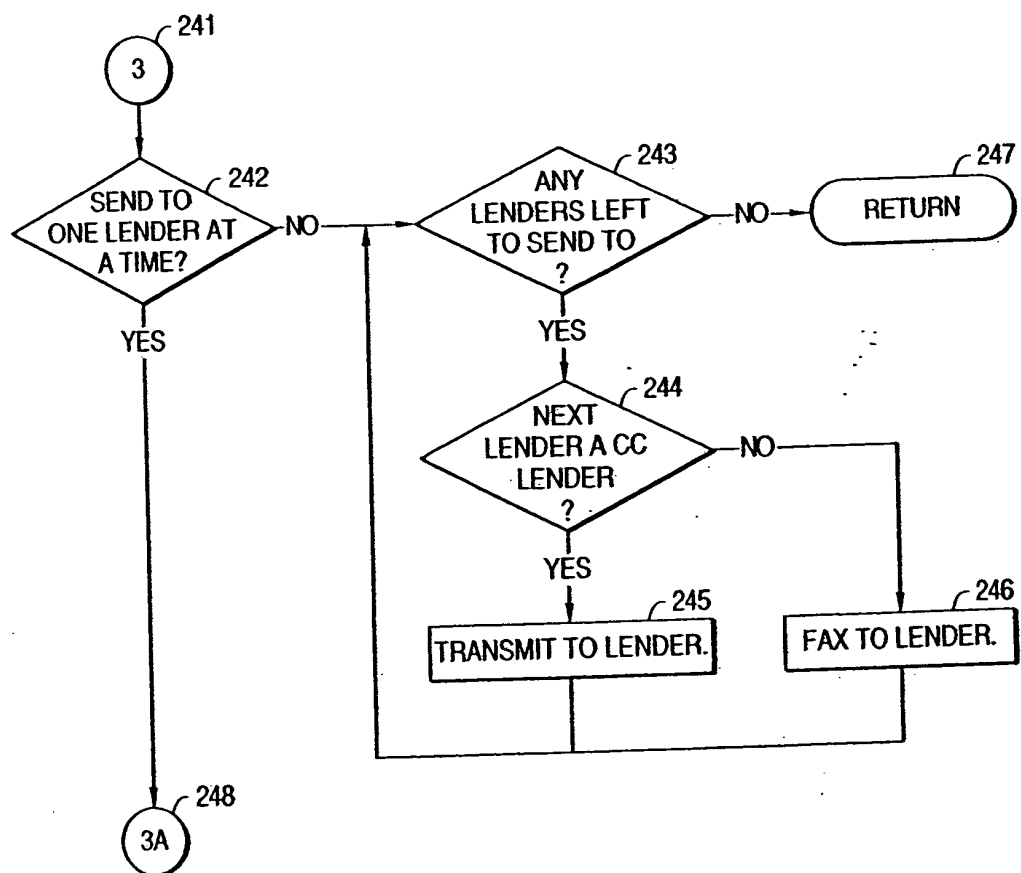


FIG. 2C-2

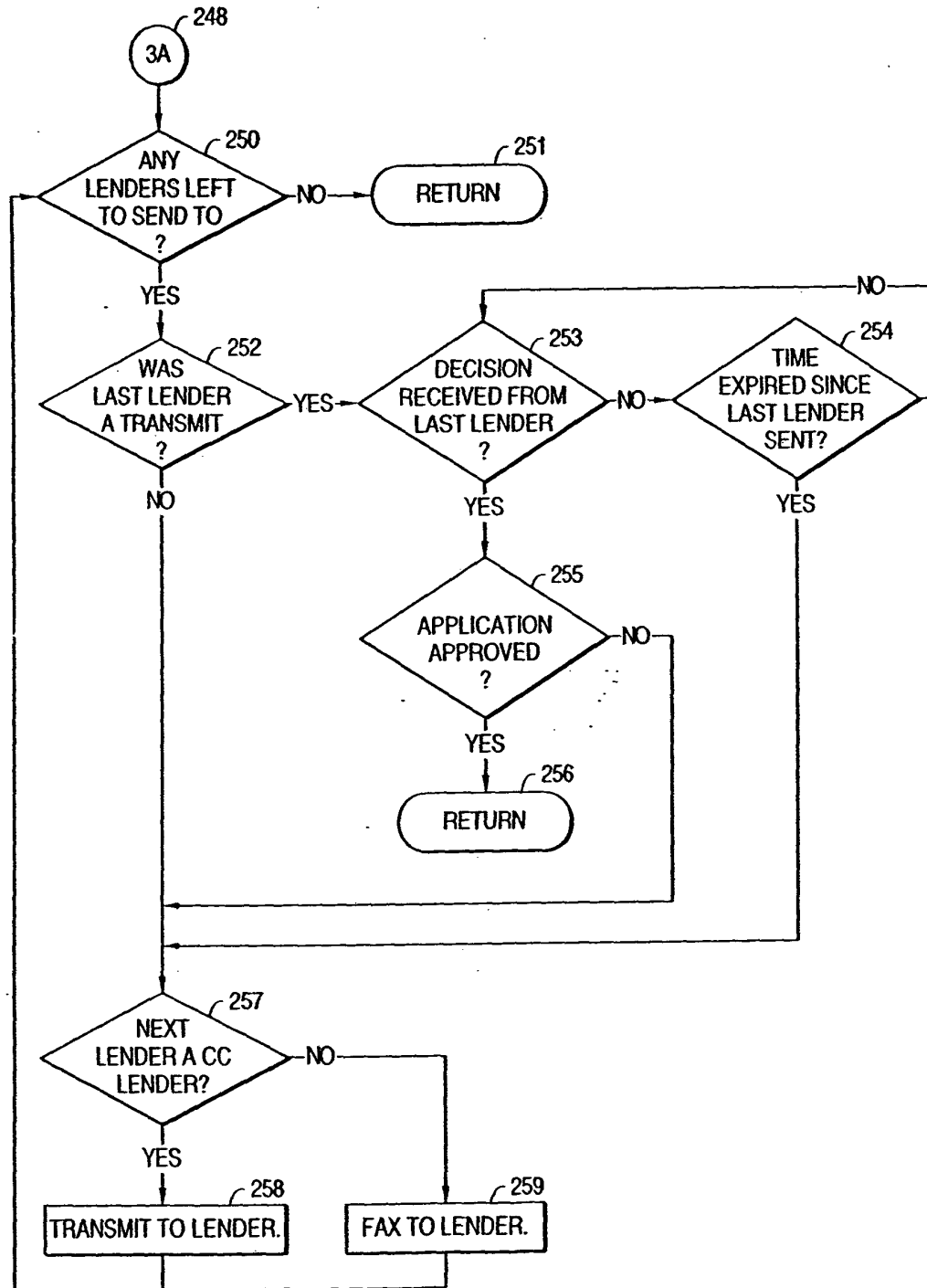
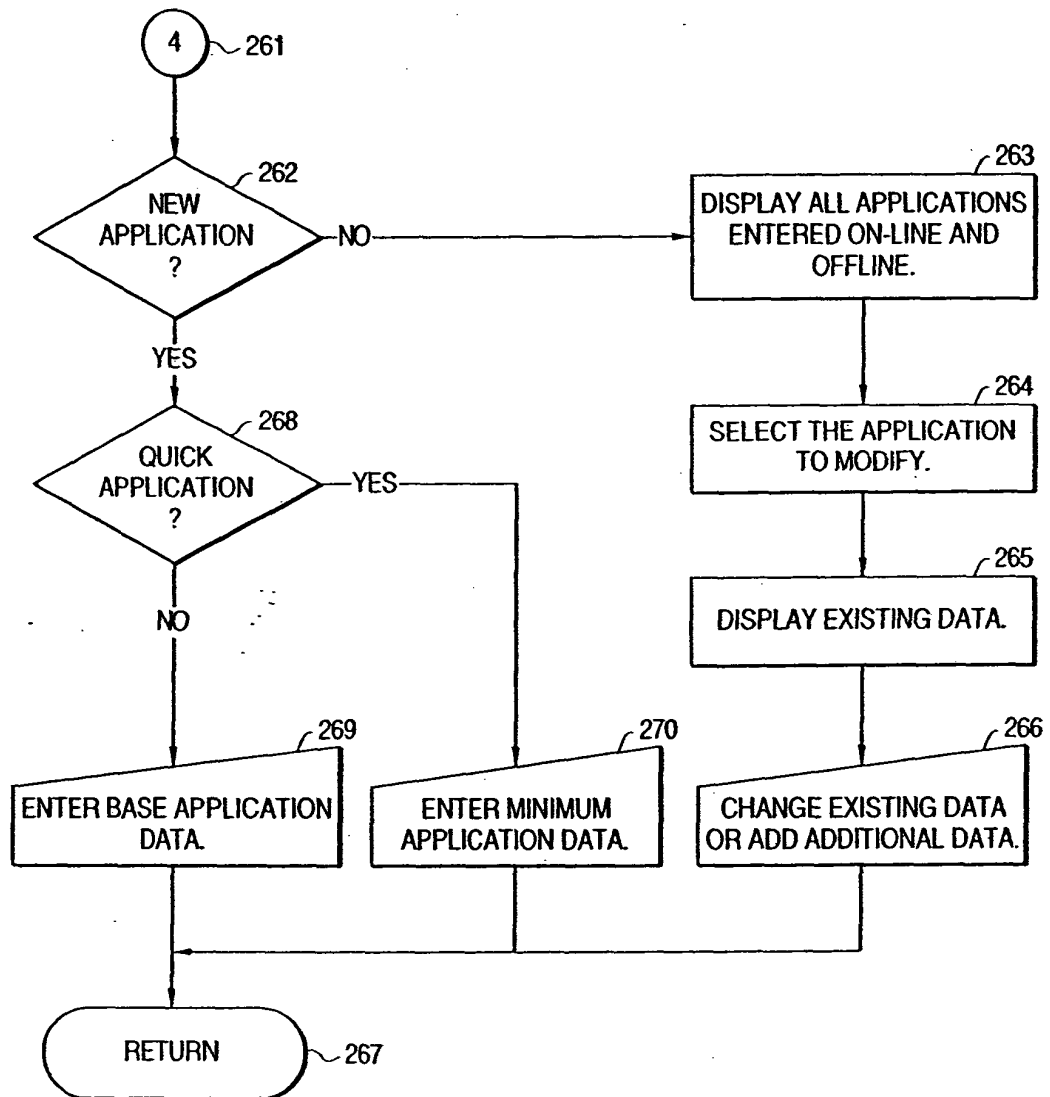


FIG. 2D



CREDIT CONNECTION®

2:18 PM

MAIN MENU

- | | |
|----------------------------|--------------|
| 1. APPLICATION ENTRY | U. UTILITIES |
| 2. QUICK APPLICATION ENTRY | X. EXIT USER |
| 3. PENDING DECISION | |
| 4. PENDING DELIVERY | |

LATEST NEWS FROM CMSI

2:46 AM

THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER
6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE
MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI AT
(800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

CHOOSE A MENU ITEM OR PRESS F12 ANYTIME FOR MORE OPTIONS

FIG. 3A

CREDIT CONNECTION®

VERSION 1.0 -- DEALERS CREDIT PROCESSING SYSTEM
COPYRIGHT 1994 CREDIT MANAGEMENT SOLUTIONS, INC.

ENTER USERID: _____ ENTER PASSWORD: _____

ENTER YOUR USERID OR TYPE EXIT TO EXIT CREDIT CONNECTION®

FIG. 3A1

CREDIT CONNECTION®

2:19 PM

MAIN MENU

- 1. APPLICATION ENTRY U. UTILITIES
- 2. QUICK APPLICATION ENTRY X. EXIT USER
- 3. PENDING DECISION
- 4. PENDING DELIVERY

NEW/EXISTING: NEW

PERSONAL/BUSINESS: BUSINESS

INDIVIDUAL/JOINT/NONE: J

LOAN/LEASE/BALLOON: L

ENTER (L)OAN, L(E)ASE, (B)ALLOON

FIG. 3B

REFERENCE NO 2220	NEW BUSINESS APP (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR)	PENDING
BUSINESS INFORMATION		
BUSINESS NAME: _____	TYPE: _____	
ADDRESS: _____		
CITY: _____	COUNTRY: _____ STATE: _____	ZIP: _____ HOW LONG?: 0 0
TAX ID: _____	PHONE: () _____	
BUSINESS MISC		
NATURE OF BUSINESS : _____	NET PROFIT : \$0.00	NET WORTH: \$0.00
DUN & BRADSTREET NO.: _____		
AFFILIATE/SUBSIDIARY : _____		
BUSINESS OFFICERS		
OFFICER NAME: _____	TITLE: _____	PERCENT OWNER: 0.00 SIGNING OFFICER?: NO
OFFICER NAME: _____	TITLE: _____	PERCENT OWNER: 0.00 SIGNING OFFICER?: NO
OFFICER NAME: _____	TITLE: _____	PERCENT OWNER: 0.00 SIGNING OFFICER?: NO
CREDIT CONNECTION® ENTER THE BUSINESS'S NAME.		2:19 PM

FIG. 3B(1)

REFERENCE NO 2220		THE BUSINESS (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR)				PENDING
APPLICANT NAME AND ADDRESS						
FIRST NAME:	SS NO :	M.I. :	DOB :	LAST : PHONE :	SUFFIX : MARITAL :	DEPEN. : 0
ADDRESS :	CITY :	COUNTY :	STATE :	ZIP :	HOW LONG : 0 0	
RES TYPE :	LANDLORD :	RENT : \$0				
APPLICANT PREVIOUS ADDRESS						
PREV ADDR :	CITY :	COUNTY :	STATE :	ZIP :	HOW LONG : 0 0	
APPLICANT'S RELATIVE						
RELATIVE :	ADDRESS :	CITY :	STATE :	ZIP :		
PHONE :	RELATIONSHIP :					
CREDIT CONNECTION®		0 (\$0.00)		2:19 PM		
ENTER THE APPLICANT'S FIRST NAME.						

FIG. 3C

REFERENCE NO 2220	THE BUSINESS (JONES BOB J. NEW SECOND GUARANTOR)		PENDING
APPLICANT EMPLOYMENT			
EMPL TYPE: 0 OTHER			
EMPLOYER:			
ADDRESS:			
CITY:	STATE: --	ZIP: --	HOW LONG: 0 0 MILITARY?: -
PHONE: () -	OCCUPATION:	GROSS SALARY: \$0	BASIS: M MONTH
APPLICANT PREVIOUS EMPLOYMENT			
PREV EMPL:			
ADDRESS:			
CITY:	STATE:	ZIP:	HOW LONG: 0 0
PHONE:			
OTHER INCOME SOURCE:			
APPLICANT EMPLOYMENT MISC			
GROSS MTHLY AMT: \$0			
CREDIT CONNECTION®		0 (\$0.00)	2:19 PM
ENTER (S)ELF EMPLOYED OR (O)THER			

FIG. 3D

AUTO COLLATERAL INFORMATION									
CASH PRICE	:	\$		FINANCE CHARGE	:	\$			0.00
BALLOON PMT	:	\$		PAYABLE IN:	:	0		MO. INSTALLMENTS OF:	\$
DOWN PMT:	CASH:	\$	0.00	APR:	:	0.0000		MILEAGE:	0
	REBATE:	\$	0.00	NCIC	:	\$		VIN	:
	NET TRADE:	\$	0.00		:	0.00			:
	TRD ALLOW:	\$	0.00	OWED:	\$	0.00			
UNPAID BALANCE	:	\$:			MODEL:	
OTH CHARGES:	\$	0.00			:			BODY STYLE:	
AMOUNT FINANCED	:	\$:			YR:	0
					:			BODY STYLE:	
AUTO TRANS	:	N		POWER SEATS	:	N		SUN ROOF	:
TRANS SPEED	:	-		AIR COND	:	N		VINYL ROOF	:
				FM STEREO	:	N		CRUISE CONTROL:	N
				TAPE DECK	:	N		SPORTS WHEELS:	N
				POWER WINDOWS	:	N			

11:09 AM

0 (\$0.00)

CREDIT CONNECTION®
ENTER THE CASH PRICE, INCLUDING TAX, TITLE, REG. FEES.

FIG. 3E

REFERENCE NO 2220		THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR)		PENDING	
CHECKING# : _____		BANK ACCOUNT INFORMATION		SAVINGS# : _____	
BANK# : _____		BANK# : _____		BANK# : _____	
NAME OF CREDITOR		ADDRESS		MONTHLY PAYMENTS	
		ACCOUNT NO		\$0	
				\$0	
				\$0	
CREDIT CONNECTION®		CREDIT INFORMATION		2:19 PM	
REPOSESSION?	NO	LAST CAR FINANCED	DRIVER'S LICENSE NO :	COLL : N	
DATE	:	YEAR : 00	STATE :	LIAB : N	
BANKRUPTCY	NO	MAKE :	INS COMP :	COMP : N	
ENDORSEER/GUARANTOR?	NO	MODEL :	POLICY# :	OTHER: N	
JUDGEMENT?	NO	CREDITOR :	EXP. DT :		
		BALANCE : \$0			
		DATE PAID :			
		TRADE IN? : NO			
		0	(\$0.00)		

FIG. 3F

REFERENCE NO 2220		THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR)				PENDING	
FIRST NAME:		M.I. :		CO-APPLICANT NAME AND ADDRESS		SUFFIX:	
SS NO :		DOB :		LAST : PHONE :		RELATIONSHIP TO APPL :	
ADDRESS :		COUNTY :		STATE :		HOW LONG :	
CITY :		LANDLORD :		MORTGAGE COMPANY		RENT :	
RES TYPE :		Q RENT/LEASE		MORTGAGE COMPANY		RENT : \$1,600	
PREV ADDR :		CO-APPLICANT PREVIOUS ADDRESS		STATE :		HOW LONG :	
CITY :		COUNTY :		ZIP :		HOW LONG : 0 0	

CREDIT CONNECTION®
 ENTER THE CO-APPLICANT'S MORTGAGE HOLDER / LANDLORD. 0 (\$0.00) 2:19 PM

FIG. 3G

REFERENCE NO 2220	THE BUSINESS (JONES BOB J, JONES MARY M)	PENDING
CO-APPLICANT EMPLOYMENT		
EMPL TYPE: 0 OTHERS		
EMPLOYER:		
ADDRESS:		
CITY:	STATE: ZIP: HOW LONG: 0 0 MILITARY?:	
PHONE: ()	OCCUPATION: GROSS SALARY: \$0 BASIS: M MONTH	
CO-APPLICANT PREVIOUS EMPLOYMENT		
PREV EMPL:		
ADDRESS:		
CITY:	STATE: ZIP: HOW LONG: 0 0	
PHONE:		
CO-APPLICANT EMPLOYMENT MISC		
OTHER INCOME SOURCE:	GROSS MTHLY AMT: \$0	
CREDIT CONNECTION®	0 (\$0.00)	2:19 PM
ENTER (S) SELF EMPLOYED, (O) OTHER		

FIG. 3H

REFERENCE NO 2220	THE BUSINESS (JONES BOB J, JONES MARY M)	PENDING
VIN : _____		
_____ VEHICLE IDENTIFICATION NUMBER _____		
_____ AUTO COLLATERAL INFORMATION _____		
MILEAGE : 0	AUTO TRANS : N	POWER WINDOWS : N
TYPE : 0	TRANS SPEED : N	POWER SEATS : N
YR : 0	FOUR WD : N	AIR COND : N
MAKE : 0	POWER BRAKES : N	FM STEREO : N
MODEL : 0	POWER STEER : N	TAPE DECK : N
BODY STYLE : 0		SUN ROOF : N
		VINYL ROOF : N
		CRUISE CONTROL : N
		SPORTS WHEELS : N
_____ AUTO TRADE-IN INFORMATION _____		
YR : 0		
MAKE : 0		
MODEL : 0		
BODY STYLE : 0		

CREDIT CONNECTION®
 ENTER THE V.I.N. FOR THE AUTOMOBILE. 0 (\$0.00) 2:19 PM

FIG. 3J

REFERENCE NO 2220
THE BUSINESS (JONES BOB J, JONES MARY M)
PENDING

CASH PRICE	:	\$	0.00	BALLOON PMT	:	\$	0.00
SALES TAX	:	\$	0.00				
DMV	:	\$	0.00	EST APR	:	0.0000	
TOTAL DELIVERED	:	\$	0.00	EST TERM	:	0	
				EST MONTHLY PAYMENT:	\$	0.00	
CASH	:	\$	0.00	INVOICE COST	:	\$	0.00
REBATE	:	\$	0.00	MSRP	:	\$	0.00
TRD ALLOW	:	\$	0.00				
OWED	:	\$	0.00				
NET TRADE	:	\$	0.00				
TOTAL DOWN PAYMENT	:	\$	0.00				
UNPAID BALANCE	:	\$	0.00				
OTHER CHARGES, FEES:	\$	0.00					
AMOUNT FINANCED	:	\$	0.00				

CREDIT CONNECTION®
0
(\$0.00)
2:19 PM

ENTER THE CASH PRICE, INCLUDING TAX, TITLE, REG. FEES.

FIG. 3K

REFERENCE NO 2220

THE BUSINESS (JONES BOB J, JONES MARY M)

COMMENTS

PENDING

CREDIT CONNECTION®

0 (\$13,060.00)

2:19 PM

FIG. 3L

CREDIT CONNECTION®

2:55 PM

MAIN MENU

- 1. APPLICATION ENTRY U. UTILITIES
- 2. QUICK APPLICATION ENTRY X. EXIT USER
- 3. PENDING DECISION
- 4. PENDING DELIVERY

PERSONAL/BUSINESS: BUSINESS
INDIVIDUAL/JOINT/NONE: J
LOAN/LEASE/BALLOON: L

ENTER (L)OAN, L(E)ASE, (B)ALLOON

FIG. 3M

REFERENCE NO 2231	NEW BUSINESS APP (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR)				PENDING
QUICK BUSINESS INFORMATION					
BUSINESS NAME: _____		TYPE: _____			
ADDRESS: _____		COUNTY: _____		STATE: _____	ZIP: _____
CITY: _____					
TAX ID: _____					
QUICK APPLICANT NAME AND ADDRESS					
FIRST NAME: _____		M.I.: _____	LAST: _____		SUFFIX: _____
SS NO: _____		DOB: _____			
ADDRESS: _____		COUNTY: _____		STATE: _____	ZIP: _____
CITY: _____					
QUICK CO-APPLICANT NAME AND ADDRESS					
FIRST NAME: _____		M.I.: _____	LAST: _____		SUFFIX: _____
SS NO: _____		DOB: _____			
ADDRESS: _____		COUNTY: _____		STATE: _____	ZIP: _____
CITY: _____					

CREDIT CONNECTION®
 ENTER THE BUSINESS'S NAME. 0 (\$0.00) 2:55 PM

FIG. 3N

2:57 PM

CREDIT CONNECTION®

REMARKS	REF NO	APP/BUSINESS	CO-APP/GUARANTOR	PENDING DECISION QUEUE			INITIATED
				BANK	DECISION	BANK	
CALLING CBI	2232	RECH	BRUNO FRANK				09/01 14:56
CALLING CBI	2233	BREAD PLACE					09/01 14:57
CALLING CBI	2234	FINK TED					09/01 14:58

<PAGE>

THIS IS THE LAST PAGE.

CONSTRAINTS
 WEEKS : ALL

[F1] ENTER REF NO [F2] ENTER NAME [F3] MODIFY CONSTRAINTS

FIG. 30

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

PENDING DECISION MENU

- | | |
|-----------------------------------|----------------------------------|
| A. DISPLAY APPLICATION | B. DISPLAY CREDIT BUREAU |
| D. LENDER DECISIONS | C. CREDIT BUREAU SUMMARY |
| L. ADD CO-APPLICANT | P. DISPLAY PUBLIC RECORDS |
| M. MODIFY APPLICATION INFORMATION | R. REQUEST ADDITIONAL BUREAUS |
| O. APPLICATION OVERVIEW | T. DISPLAY TRADES |
| S. SEND APPLICATION TO LENDERS | X. REDIRECT APPLICATION AND EXIT |

CREDIT CONNECTION®
CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

0

(\$13,300.00)

9:48 AM

FIG. 3P

REFERENCE NO 1404
ANDREWS LEE (ANDREWS REBECCA | SR)
NABK (DECLINE)

LENDER	CONTACT	PHONE	LENDER DECISIONS	APP NO	APPROVAL AMT	TERM	RATE	DECISION	COMMENT
NATIONS BANK US BANCORP	TERESA HINSON TOM BOND	(919) 742-7384 (503) 547-2345		20308				DECLINE DECLINE	

DETAILS
ENTERED BY :

DECISION : DECLINE
COMMENT :
SEND DATE: 08/18 15:47 RECEIVE DT: 08/18 15:47 TURNAROUND IN MINUTES: 1
TURN DOWN REASONS
DELINQUENT ACCOUNTS OR A LOW NUMBER OF SATISFACTORY ACCOUNTS
TYPE OF (OR LACK OF) CREDIT CARDS
OLDER AGE OF ITEM PROPOSED FOR FINANCING
DELINQUENT ACCOUNTS OR A LOW NUMBER OF SATISFACTORY ACCOUNTS

CREDIT CONNECTION®
[F1] BOOK THE DEAL WITH THIS LENDER [F2] ENTER DECISION MANUALLY
9:48 AM

0 (\$13,300.00)

FIG. 3Q

APPLICATION OVERVIEW

APPLICANT INFORMATION

CO-APPLICANT INFORMATION

NAME : ANDREWS LEE
PH : (410) 555 - 5555
DOB : 01/01/80
RES : OWN
EMP : ACME EMPLOYERS
OCC : E
AGE : 34
RENT/MTG : \$950
TIME : 10 Y 6M
TIME : 8 Y 0M
INCOME : \$25,000
PRICE : \$23,000.00
AUTO : 0

NAME : ANDREWS REBECCA I SR
PH : (410) 555 - 5555
DOB : 12/12/55
RES : OWN
EMP : VISA
OCC : CIVIL ENGINEER
AGE : 39
RENT/MTG : \$950
TIME : 10 Y 6M
TIME : 12 Y 2M
INCOME : \$13,333
REQUEST AMT : \$13,300.00
TERM : 60

BUREAU INFORMATION

BUREAU INFORMATION

BUREAU : CBI (1 OF 1 FILES)
TRADES : 7
DEBT RATIO : 100.05
DEROG TRADES / FRAUD / SS# DIFFERS / SUFFIX DIFFERS
OLDEST INQ/TRD OPEN : 10/01/82
PUBLIC RECORDS : 0
INST/REV LATE 30 : 3/0

LATEST : 02/01/91
MINOR : 1
LATE 60 : 4/0
SATISFACTORY : 3
LATE 90 : 5/0

CBI

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

0 (\$13,300.00)

9:48 AM

FIG. 3R

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

LENDER NAME		CONTACT		SEND APPLICATION TO LENDERS		SEND DATE		RECEIVE DATE		STATUS	
USBK	US BANCORP	MICHAEL F. LUITEN	PHONE	(206) 450 - 5860	SEND BY	CRCONNECTION	07/08	14:52	07/08	14:58	DECLINE

<PAGE>

THIS IS THE LAST PAGE
CREDIT CONNECTION®

[RETURN] SEND [F1] ENTER LENDERS

0 (\$13,300.00)

9:48 AM

FIG. 3S

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA | SR)

NABK (DECLINE)

LENDER NAME

USBK US BANCORP

CONTACT

MICHAEL F. LUITEN

PHONE

(206) 450 - 5860

SEND APPLICATION TO LENDERS

SEND BY

CRCONNECTION

SEND DATE

07/08 14:52

RECEIVE DATE

07/08 14:58

STATUS

DECLINE

ENTER THE LENDERS

FIRST LENDER : SECOND LENDER : THIRD LENDER : SEND TO ALL/ONE BY ONE: ONE BY ONE

[RETURN] SEND [F1] ENTER LENDERS

0 (\$13,300.00)

CREDIT CONNECTION®

9:48 AM

FIG. 3T

REFERENCE NO 1404

CBI (1 OF 1 FILES INCLUDED)

NUMBER OF LINES: 44

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

CBI FOR APPLICATION 1404

* 001 UNKNOWN CREDIT BUREAU -- CONTACT YOUR SYSTEM ADMINISTRATOR

BEACON IS TEMPORARILY UNAVAILABLE.

SAFESCAN WARNING: IS SS# A TYPO ERROR? SS# OUT OF RANGE.

*ANDREWS, LEE,, JR., CATHY SINCE 05/00/72 FAD 03/19/91
8827, MITCHELL, DR, DECATUR, GA, 30032, DAT RPTD 04/90
23929, MAIN, DECATUR, GA, 30032, DAT RPTD 12/90
FN-ANDROPOLIS, LEEWISKI,, JR
MAR-M, DEPS-4, BDS-06/12/47, SSS-142-71-7890
00 ES-, EMPLOYER
01 EF-, FPL

CBI [F1] FIND

CREDIT CONNECTION® 0 (\$13,300.00)

9:48 AM

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

FIG. 3U

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

CREDIT BUREAU SUMMARY FOR CBI (1 OF 1 FLIES INCLUDED)

TRADES (OPEN OR CLOSED)	7	TRADES (OPEN)	6
PUBLIC RECORDS	0	BANK REVOLVING AND NATIONAL CREDIT CARDS	0
MAJOR DEROGATORY	3	BANK INSTALLMENT AND OTHERS	2
MINOR DEROGATORY	1	DEPARTMENT STORES	1
SATISFACTORY	3	FINANCE COMPANIES	2
INQUIRIES IN PAST SIX MONTHS	0	OTHERS	1
INQUIRY/TRADE OPENING OLDEST: 10/01/82 LATEST: 02/01/91		REVOLVING ACCOUNTS	2
30 DAYS: 3 60 DAYS: 4 90 DAYS: 5		INSTALLMENT ACCOUNTS	4
TIMES LATE INST. REV. 30 DAYS: 0 60 DAYS: 0 90 DAYS: 0			
TOTAL BALANCE (REV: \$ 660 INST: \$ 8,498)	\$ 9,158	DEBT RATIO	\$ 38,354 / \$38,333 = 100.05%
HIGHEST CREDIT REVOLVING	\$ 860	BUREAU SERVICE SCORE (APPLICANT)	
HIGHEST CREDIT INSTALLMENT	\$10,000	BUREAU SERVICE SCORE (CO-APPLICANT)	
		DEROG TRADES / FRAUD / SS# DIFFERS / SUFFIX DIFFERS	
TRADE RATINGS (AS OF LAST REPORTED DATE)	0 1 2 3 4 5 6 7 8 9		
PRESENT RATINGS	0 4 0 1 0 1 0 0 0 1		
PAST DELINQUENCY	0 1 0 1 0 1 0 0 0 1		

CBI

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

FIG. 3V

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

PUBLIC RECORDS FROM CBI (1 OF 1 FILES INCLUDED)

DESCRIPTION	Q	SEVERITY	FILED	REPORTED	SETTLED	AMOUNT	BALANCE	COURT #
-------------	---	----------	-------	----------	---------	--------	---------	---------

CBI

NO RECORDS AVAILABLE.

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

0 (\$13,300.00)

9:48 AM

FIG. 3W

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

CHOOSE A BUREAU TO CALL

1. CBI
2. TRW
3. TRU

CREDIT CONNECTION®

0

(\$13,300.00)

9:48 AM

FIG. 3X

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

UNIQUE TRADES FROM FROM CBI (1 OF 1 FILES INCLUDED)

NAME	OWN	TYPE	OPEN	REPORT	PAYMENT HISTORY	HC/ORIGBL	BALANCE	TERMS	ORIG PMT	PMT
HFC	A	I	YES	10/85	02/91	1,248	1,647	36	19,764	19,764
HFC	A	I	YES	10/82	02/91	1,647	1,330	36	15,960	15,960
FNBATL	A	I	YES	08/88	02/91	10,000	5,321	0	350	350
RICH'S	A	R	YES	07/89	02/91	860	660	0	55	55
TRUST COMP	A	I	YES	11/89	02/91	259	200	0	25	25
TRUST COMP	A	I	NO	03/90	02/91	5,000	0	0	0	0
LEARNERS	A	R	YES	04/84	02/91	200	0	0	0	0

TRADE DETAIL

TRADE NAME : HFC ACCOUNT#: 32081-44888 DESIGNATOR: J INDUSTRY: F MEMBER#: 401FP3300
 CURRENT RATE : 1 PAYS ACCOUNT AS AGREED TIMES LATE 30: 0 LATE 60: 0 LATE 90: 0
 PAST RATE :

APP DEBT: 1,900 PMT: 300 BUREAU DEBT: 36,154 TOTAL DEBT: 38,354 TOTAL INCOME: 38,333 DEBT RATIO: 100.05%
 CBI [RETURN] CHANGE PAYMENT

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU. 0 (\$13,300.00)

9:48 AM

FIG. 3Y

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

SELECT NEXT STATION
PENDING DECISION
PENDING DELIVERY
COMPLETED

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3Z

CREDIT CONNECTION®

3:27 PM

PENDING DELIVERY QUEUE									
REMARKS	REF NO	APP/BUSINESS	CO-APP/GUARANTOR	BANK	DECISION	BANK	DECISION	BANK	DECISION
	22137	KELLER JERRY J	KELLER LAURA J	SIGN	PENDING	NABK	MESSAGE		
									INITIATED
									06/21 11:09

CONSTRAINTS
WEEKS: ALL

THIS IS THE LAST PAGE. [F1] ENTER REF NO [F2] ENTER NAME [F3] MODIFY CONSTRAINTS

FIG. 3AA

PENDING DELIVERY MENU

- | | |
|-----------------------------------|----------------------------------|
| A. DISPLAY APPLICATION | B. DISPLAY CREDIT BUREAU |
| D. LENDER DECISIONS | C. CREDIT BUREAU SUMMARY |
| L. ADD CO-APPLICANT | P. DISPLAY PUBLIC RECORDS |
| M. MODIFY APPLICATION INFORMATION | R. REQUEST ADDITIONAL BUREAUS |
| O. APPLICATION OVERVIEW | T. DISPLAY TRADES |
| S. SEND APPLICATION TO LENDERS | X. REDIRECT APPLICATION AND EXIT |

CREDIT CONNECTION®
CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

0 (\$0.00)

2:50 PM

FIG. 3AB

3:28PM

LENDER LOOKUP

LENDER LIST

LENDER NAME	CITY	ST	CONTACT	PHONE	CC/FAX FAX	ACTIVE
Firs	CHARLOTTE	NC	PATTY MEEHAN	(919) 848-4747 474	FAX (919) 848-7464	ACTIVE
sign	BALTIMORE	MD	RICH KIRKWOOD	(410) 484-8484 844	FAX (410) 484-8487	ACTIVE
CITZ	ELLICOTT CITY	MD	ANGELA COOPER	(410) 848-8888	FAX (410) 848-8744	ACTIVE
CITI	NEW YORK	NY	DAN KATZ	(212) 847-7477 444	FAX (212) 847-7488	ACTIVE
Chas	NEW YORK	NY	JOE SMITH	(212) 887-4888	FAX (212) 887-5647	ACTIVE
Well	SAN FRANCISCO	CA	SCOTT SMITH	(619) 767-6467	FAX (619) 767-4848	ACTIVE
JB	MACON	GA	ME	(410) 111-2222	FAX (410) 111-3333	ACTIVE
ALCO	MACON	GA	NANCY SHEPPARD	(912) 471-2300	CC (912) 471-4844	ACTIVE

<PAGE>

LENDER HISTORY

DAYS	TOTAL APPS	APPROVED	COND	APPR	DECLINED	BOOKED	APPR/TOTAL %	BOOKED/TOTAL %	% OF TOTAL APPS
0 - 30	5	4	1	0	3	100	60	60	2
30 - 60	10	7	2	1	6	90	60	60	5
60 - 90	10	6	2	2	5	80	50	50	5

[RETURN] LENDER DETAILS

FIG. 3AC

CREDIT CONNECTION®

3:29 PM

SYSADM MAIN MENU

D. DEALER SETUP
L. LENDER SETUP
U. USER SETUP
X. EXIT USER

LATEST NEWS FROM CMSI 2:46 AM
THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER
6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE
MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI
AT (800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

CHOOSE A MENU ITEM OR PRESS F12 ANYTIME FOR MORE OPTIONS.

FIG. 3AD

DEALER SETUP

3:29 PM

DEALER SETUP

DEALER ID	:	AUTOHAUS			
NAME	:	AUTOHAUS TISCHER			
MANAGER	:	JOHN DOE			
CONTACT	:	HOWARD WOODS			
ADDRESS	:	123 FORT MEADE ST			
CITY	:	LAUREL	STATE:	MD	ZIP: 21227
PHONE	:	(301) 643-1600			
FAX NUMBER	:	(410) 643-1645			
SELECTION	:	A	AUTO	PRIMARY BUREAU:	CBI
CBI ACCESS#	:	999ZS00472-T3FYBS			SECONDARY BUREAU:
TRW ACCESS#	:	TCA13122250X1J			
TRU ACCESS#	:	17MAZ 00005276R58X			

[F1] UPDATE DEALER

FIG. 3AE

CURRENT LENDERS		LENDER DETAILS	
LENDER	CC/FAX ACCESS CODE	LENDER CD	LENDER
Firs	FAX	0001	FIRST UNION
sign	FAX	SHORT NAME:	Firs
CITZ	FAX	ACCESS CD	
CITI	FAX	CONTACT	PATTY MEEHAN
Chas	FAX	PHONE	(919) 848-4747 474
Well	FAX	FAX	(919) 848-7464
JB	FAX	ADDRESS	1 MAIN AVENUE
ALCO	CC	CITY	CHARLOTTE
BOAT	CC	STATE	NC
Banc	CC	ACTIVE	ACTIVE
			ZIP: 87747-

[F1] ADD [F2] UPDATE [F3] DELETE

FIG. 3AF

3:31 PM

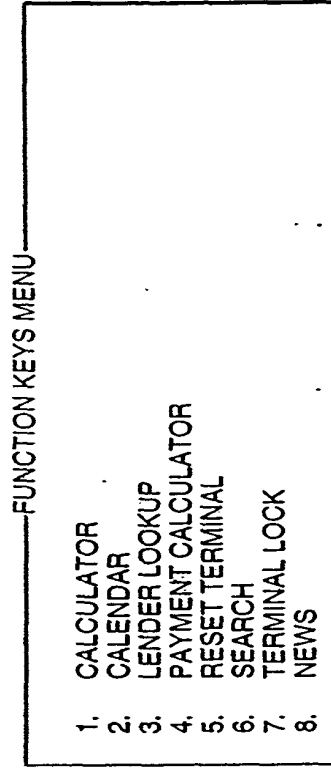
USER SETUP

CURRENT USERS			USER DETAILS	
USER ID	NAME	GSP	USER ID	NAME
andy	Andy Mayers		andy	Andy Mayers
arv	arv	MASTER		
billy	Billy Roberts	SALES		
jerry	Jerry Keller	MASTER		
jima	Jim alsobrook	MASTER		
jimc	Jim Cain	MASTER		

PHONE NO	PASSWORD	TIME BETWEEN	NEXT CHANGE	DEF WEEKS
NO	NO	999	08/30	0

[F1] ADD [F2] UPDATE [F3] DELETE

FIG. 3AG



CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

FIG. 3AH

ENTER SEARCH CRITERIA	
SPECIFIC REFERENCE NO	: 0
APPLICANT NAME	: ALL
CO-APPLICANT NAME	: ALL
BUSINESS NAME	: ALL
APPLICANT SS#	: ALL - -
CO-APPLICANT SS#	: ALL - -
STATION	: ALL

FROM INITIATED DATE :	CONSTRAINTS	TO INITIATED DATE :
-----------------------	-------------	---------------------

ENTER DATA OR PRESS F4 TO END.

FIG. 3A1

11:40 AM

SEARCH APPLICATIONS

REMARKS	REF NO	APP/BUSINESS	LIST OF APPLICATIONS		BANK STATUS	BANK STATUS	BANK STATUS	INITIATED
			CO-APP/GUARANTOR	STATION				
	2123	Fax Larry		DONE	Nati	APPROVE		02/03 10:28
	2125	Cain James V		DONE	Nati	DECLINE		03/17 14:59
	2126	Fax Larry		PY	Nati	APPROVE		04/06 14:57
	2127	Jones John		PD	Nati	APPROVE		04/10 13:34
	2128	aaaa AAA	aaaaa aaaaa	DONE				04/28 11:26
	2129	CUFF JENNIFER		DONE				05/03 13:54
	2130	Fax Larry		PD	Nati	APPROVE		05/05 10:34
	2131	FAX LARRY		DONE				05/11 09:01
	2133	test TEST		DONE				05/18 17:22
	2134	W Test		DONE				05/18 17:24
	2137	Keller Jerry J		PD				06/21 11:09

CONSTRAINTS

FROM INITIATED DATE : TO INITIATED DATE :

[F1] ENTER REF NO [F2] MODIFY CONSTRAINTS

FIG. 3AJ

NEWS

DATE	FROM	TOPIC
10/05 02:46	CMSI	SCHEDULED HARDWARE MAINTENANCE
09/13 02:46	CMSI	LATEST LIST OF CREDIT CONNECTION@LENDERS
09/13 02:30	Natl	REDUCED RATES FOR AUTO LOANS.
09/13 02:13	BOAT	CHANGES IN USED AUTO LENDING
09/13 02:09	USBK	RATE CHANGES EFFECTIVE OCTOBER 1

THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER 6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI AT (800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

FIG. 3AK

FIG. 4

